

## BIG DROP EXPECTED IN FIRE RISK RATES

Reduction of 10 to 20 P. C.  
Predicted as Result of  
Lockwood Probe.

NEW LAWS PLANNED  
Undermyer to Urge Bills to  
Curb Practices of Insur-  
ance Exchange.

## MORE EXPOSURES COMING

Stadtmuller, Convicted of Ex-  
tortion, to Tell All He  
Knows to Committee.

A drop of at least 10 and possibly 20 per cent. in fire insurance rates in New York State in 1922 is predicted by insurance men as a result of exposures brought out before the Lockwood legislative committee by Samuel Undermyer. These revelations have disclosed the existence of a system of regulatory control of the local insurance field, which members of the committee believe is as complete and has functioned as well as the rings that have been shown to control the labor factor and the prices of the various materials entering into the building industry. It has been estimated that at least \$20,000,000 can be saved to property owners of the State, based on estimated total premiums paid for fire insurance in 1920 of \$100,000,000.

Insurance experts such as Alfred M. Best, publisher of *Best's Insurance Reports*, and a recognized authority on fire insurance matters, have no hesitation in estimating the reduction they expect will follow proposed new legislation at 10 per cent. Mr. Undermyer and members of the committee expect it will be considerably more.

**Undermyer Going Abroad.**  
Mr. Undermyer will sail for Europe June 25 for a stay of two or three months. While abroad he will write his report on the disclosures of conditions revealed by the Lockwood committee. One of the most important features of this report will be the suggestion for remedial legislation to be laid before the Legislature, either at a special or the next regular session. On this matter there is no dissension between the political elements represented in the committee.

It may be stated in advance what these recommendations are most likely to include, if the insurance companies themselves and the four so-called exchanges controlling New York State do not meanwhile voluntarily adopt new regulations. Committee members say that sentiment as it has so far expressed itself leaves no doubt that the remedial legislation to be urged will be promptly enacted into law. It will include, in brief:

1. A bill to fix minimum and maximum rates within which the competition must play, and authorizing the establishment of these rates by the State Superintendent of Insurance.

2. A bill to compel the insurance exchanges to admit mutual companies to full membership and privileges of rating information without abandoning their profit-sharing principles.

3. A bill to prohibit exchange insurance companies from requiring brokers and agents to handle insurance for only member companies.

4. A bill compelling the exchanges to permit reinsurance between members and non-members without discrimination, provided both parties to the contract are solvent.

**Expect Speedy Saving.**  
An immediate saving of 5 per cent. to policyholders, it is argued, would stop the exchanges from making it profitable for agents to restrict their business to member companies only. As it is now, brokers and agents signing such a stipulation, and the committee has shown that the great majority of them do so—are permitted to charge an additional 5 per cent. commission, which is added to the premium and paid by the policyholder.

The bill to prohibit this practice probably also will include a provision making it possible for a person desiring insurance to purchase it at company headquarters at a discount approximating the agent's commission. At present this is impossible in New York. Committee members said that the average agent takes 21 per cent. of the aggregate premium, and in the case of the stock companies represent about half the cost of doing business. The last mentioned is an item, in the opinion of the committee, that would be materially reduced if it were possible to buy insurance over the counter and this reduction reflected in reduced premiums for other classes of insurance.

Still another recommendation that may be made is one that would inaugurate some sort of supervision over the investments of fire insurance companies. This is a phase of the insurance question that Mr. Undermyer intends to pursue when the committee resumes hearings to-morrow. Investments in highly speculative securities, he believes, has encouraged stock gambling and the practice of accumulating unrevealed profits.

In the testimony brought out last week through Mr. Best, the reports of certain companies showed a net loss, in one case of a million and a half dollars, although the company in question paid a dividend. This paradoxical achievement was made possible by "writing down" investments to meet a depressed market, and the result has been to set committee members thinking whether some Government supervision and control of investments might not be wise. The indications are that this recommendation of the committee is likely to be disarranged to some extent by Peter Stadtmuller, former head of Robert P. Brindell's Dockbuilding and House Shoring Union, who was convicted last week of extortion and is to be sentenced by Justice John V. McAvoy on Thursday. Stadtmuller, who was known in labor circles as "Honest Pete," a sobriquet tacked on him by Brindell, has sent word that he wants to tell his whole story to the Lockwood committee, and that it will include a few things more sensational than anything yet brought out.

Joseph Moran, who was Brindell's strong arm man, and who was jointly indicted with Brindell and Stadtmuller, goes to trial to-morrow.

## AMERICAN WOMEN'S FURS COST \$5,000,000 A MONTH

Father's Luxury Tax \$150,000 for Present Quarter for  
Animal Adornments for Wife and Daughters—  
Canada Goes Into Fur Farming.

Special Despatch to THE NEW YORK HERALD.  
Washington, D. C., May 29.

Father's pocketbook will be flattened to the tune of \$15,000,000 during the next three months to provide mother and the girls with summer furs. At least \$5,000,000 is being spent each month nowadays for furs by American women who are fairly draining the world of choice pelts, according to reports to the Commerce Department. Nearly six million pelts are imported every month.

Furs are supplying the Government approximately \$50,000 a month in luxury taxes, Treasury Department reports show. The tax is one-tenth of the amount spent. And the season for summer furs lasts three months.

Ships arriving daily at American ports manifest cargoes containing skins and undressed furs from Alaska, Finland, Siberia and a dozen other cold countries. The demand of American women for beautiful furs is hurrying the steps of trappers in North Canada and

on the Yukon, and spurring seal hunters to increased activity off the coast of Siberia.

Canadian stockmen are going into fur farming, with the hope of raising fur-bearing animals for American women instead of cattle, swine and sheep. Fur farming has now become a permanent industry in Canada, according to a report made by the Dominion Government and forwarded to the United States Department of Commerce.

Foxes in which the Canadian farmers are now specializing bring as much as \$100 a pelt for some varieties. One pair with \$200 for a good steer, this seems like a large sum to agriculturists, who are described as enthusiastic over the new industry. Wild animal farms are being established in many parts of the Dominion. The output of the wild animal farmers this year is valued at several millions. This estimate is made for wild "stock" on the hoof. The "harvest" will be made in the autumn and the skins shipped to St. Louis and other American buying centers.

## 15 BILLIONS NEEDED FOR CONSTRUCTION

Calder Report Shows War De-  
ficiency in Housing to Be  
About \$5,000,000,000.

Special Despatch to THE NEW YORK HERALD.  
New York Herald Bureau.  
Washington, D. C., May 29.

More than \$15,000,000,000 is required for construction purposes in the United States to make up the deficiency caused by the world war, according to the final report of the Special Senate Committee on Reconstruction and Production made public today by Senator Calder (N. Y.), chairman, and Senators Kenyon (Iowa) and Edge (N. J.) join in the report.

The shortage in railroad construction is placed at \$6,000,000,000 and there is a shortage of 1,000,000 homes, which it is estimated can be built for \$5,000 each. \$5,000,000,000. The remaining shortage is estimated loosely for needed improvements in public utilities, highways and waterways.

"That this construction has taken place," the report says, "the nation must do without conveniences to which it was formerly accustomed."

"Remedies for the housing shortage are made paramount in the recommendation on the theory if they are followed the shortage in construction for railroads, highways and waterways will follow as a natural consequence."

"That the remedy for the scarcity of homes lies in providing better transportation, abundance of fuel, credit for loans and full information on best methods of construction, is our contention," says the report.

Legislation recommended by the report includes:

"Governmental information on housing construction and city planning, furnished through a division in the Department of Commerce, said to have the approval of the Secretary of War."

"Governmental publicity on the cost of production, distribution and standard of quality of coal."

"Restriction of the issuance of emergency shipping priority orders by the Interstate Commerce Commission without prior hearings."

"Amendment of the Federal Reserve act to allow Federal Reserve banks to make long time loans for home building."

"Establishment of district home loan banks authorized to negotiate bonds for home building."

Four amendments to the War Revenue act of 1918, providing further tax exemptions on money used for home construction purposes, viz:

First, exemption from excess profits and income taxes of the profits of sales of homes when reinvested, plus an equal amount, in dwelling home construction.

Second, to exempt from taxation interest on loans up to \$40,000 on improved real estate used for dwelling purposes when such loans are held by an individual.

Third, to limit taxation of profits from sale of capital assets by providing for their taxation as of the year of their sale.

Fourth, to limit the surtax on saved income to an amount not in excess of 30 per cent. of such income.

Finally, an amendment to increase the limitation on postal savings deposits, both in time and amount, to encourage thrift.

## NORWAY IS IN UPROAR AS RESULT OF STRIKE

Reds Are Said to Be Back of  
Serious Rioting There.

LONDON, May 29.—Serious riots occurred last night in Christiania and throughout Norway during the day, according to the correspondent of the London Times. The mob tried to force the entrance of a public meeting house. The mob was dispersed, but not before a serious engagement was fought.

Several policemen were wounded and numerous rioters were arrested.

All the newspapers have suspended, except the Socialist organs.

The rioting in Christiania is the outcome of a strike inaugurated two weeks ago by the steamship engineers and sailors. Later they were joined by union laborers, and the army and navy were mobilized, it having been declared that the Bolsheviks were urging a general strike for revolutionary purposes.

## NEW ZEALAND EXPLAINS REBUFF TO ARMOUR

Refused Export License Be-  
cause of American Report.

LONDON, May 29.—A Wellington, New Zealand, despatch to the London Times says that the American Consul there, instructed by Washington to ascertain the reason for the refusal of a meat export license to the Armour Australian company, received a reply from Acting Premier Bell that the New Zealand action was largely influenced by an American report on the dealings of the Armours in relation to trusts.

The Consul pointed out that American capital established business in accordance with the laws of New Zealand and that the present action appeared to be arbitrary and discriminatory.

## SPANISH GENERAL KILLED.

MADRID, May 29.—Capt. Gen. Servando Marcano, Military Governor of Estragosa, was killed and Lieut. Bernardo Carcello and two other soldiers were seriously injured to-day when a military automobile ploughed over a fourteen meter precipice.

## REDS PLAN TO LEASE ALL BIG FACTORIES

Reported That Step Is in Line  
With New Policy Put in Force  
by Soviet Leaders.

STOCKHOLM, May 29.—The Russian Soviet Government, according to reports reaching here, has decided to arrange for the lease of all the big factories in the Russian domain to their former owners. The taking of this step has not been officially confirmed.

It was commented in political quarters here to-day that although the reported step was in conflict with the fundamental principle of Sovietism, it was in line with the new policy of the Soviet authorities inaugurated by the issuance of their recent freedom of trade decree.

TOKYO, May 28 (delayed).—Conditions at Vladivostok, which was seized Thursday by troops formerly under the command of the late Gen. Kappell, an anti-Bolshevik force, are still in an unsettled state, according to advices from American sources received here. There was a half hour's fighting between the opposing factions yesterday morning, but at noon the Japanese disarmed the belligerents and quartered them in the police barracks. The total casualties up to yesterday were given as twenty.

According to Japanese newspaper special despatches, some of the members of the former Government have taken refuge aboard an American cruiser. The leader, M. Antanoff, however, and the representative in Vladivostok of the Chinese Government, fled to the Japanese headquarters. A part of the city is still under control of armed troops of the far Eastern Republic. M. Merkandoff, the head of the new Government, announced that he would demand that the Japanese disarm these troops, in accordance with the Russo-Japanese agreement, and that if the Japanese did not comply the new Government would resort to fighting.

A Japanese army proclamation announced that the imprisonment of political offenders would not be permitted. It is reported that Gen. Semenov, the Cossack anti-Bolshevik leader, who has not been in the field for some time past, intends proceeding to Vladivostok from Port Arthur to direct the new movement. The Vladivostok rising is characterized by the Jiji Shimpo as a purely reactionary movement, resulting from the expected Japanese evacuation of Siberia and it doubts the permanency of the new regime.

## KILLS RICH MAN'S SON; PLEADS UNWRITTEN LAW

Tennessee Physician Said to  
Have Warned Victim.

Special Despatch to THE NEW YORK HERALD.  
DARTON, Tenn., May 29.—Burch C. Gardenhire of Chattanooga was beaten to death here last Friday night in the home of Dr. W. P. Allen, who has been arrested on a charge of murder in the first degree and is held without bail.

Dr. Allen has refused to make a statement, but his attorney declares that he will plead justification under the unwritten law.

W. L. Givens, counsel for the physician, said that Gardenhire had been warned several days ago to leave Mrs. Allen alone, but that he refused to heed the warning. The police here declare that both men were drunk when the killing occurred.

Gardenhire is the son of the late Col. Francis Gardenhire of Chattanooga, who was prominent in Southern financial circles. He served with Gen. Pershing in Mexico, in the Spanish war and was a captain in the war with Germany.

## SAILORS HELP TO PUT OUT NAVY OFFICE FIRE

Building and Gateway to  
Basin at 97th Street Burn.

Fire, due to spontaneous combustion, partly destroyed the United States Navy recruiting office and the gateway to the navy basin at Ninety-seventh street and the Hudson River, early this morning. The blaze, which did \$500 damage and created considerable excitement, was the second on navy property at that point within a week. The Granite State was destroyed by fire last Monday.

Chief Quartermaster Humphries of the New York State schoolship *Newport*, discovered the fire. A moment after his attention had been attracted to a glow and swirl of smoke over the gateway the structure flared up. Large quantities of paint stored in frame buildings on each side of the entrance to the basin ignited immediately. Humphries called out the crew of the *Newport* and sailors waiting inside the basin for power launches to take them back to the fleet got out hose lines and turned in an alarm.

The fire apparatus arrived while the sailors were making a strong fight to prevent the flames from spreading. In half an hour the fire was extinguished.

ITALY SENDS TRADE ENVOYS.  
MILAN, Italy, May 29.—The American Chamber of Commerce, having a desire to enhance commerce between Italy and America, has sent a tariff commission to Washington. The commission will take with it a memorandum explaining the standpoint of Italian producers against proposed increases in American customs on various commodities, especially oranges, lemons, olive oil, cheese and other agricultural products.

## BARUCH AT HEAD OF FARM FINANCE PLAN

Will Direct Efforts to Aid  
Agriculturists; \$100,000,-  
000 Will Be Raised.

TO FIGURE IN POLITICS  
New Corporation Expected  
to Rival Power Behind  
A. E. O. L.

## BLOC EXTENDS TO HOUSE.

New Group Follows Upper  
Body's Lead in Move for  
Tillers of Soil.

Special Despatch to THE NEW YORK HERALD.  
New York Herald Bureau.  
Washington, D. C., May 29.

Friends of the farmer are rallying to his rescue in all directions. News of the organization of the Farmers Finance Corporation, a subsidiary of the United States National Growers, Inc., is followed by the statement that Bernard M. Baruch is the real business head of the new organization.

Also it was learned to-day that the formation of the agricultural bloc of Senators from more than a dozen States in the South and West, headed by Senator Kenyon (Iowa), and including Senators from the two Dakotas, Nebraska, Iowa, Wisconsin, Idaho, Kansas, Oklahoma, South Carolina, Alabama, Louisiana, Georgia and New Mexico, probably will be followed by a similar group organization in the House, where it is now under consideration.

The movement resulting in the new corporation is regarded as the biggest thing in the history of efforts to organize the farmers of this country, and while advertised as merely a movement to assist in marketing the farm products, it is regarded as a possible political movement which by comparison will dwarf the political effectiveness of the American Federation of Labor.

The movement is the result of the effort to organize the farmers of the country which has received the support of such Republican Senators as Capper of Kansas, Kenyon of Iowa and Norris of Nebraska.

## Capper and Kenyon Help.

It was approved heartily to-night by Senators Capper and Kenyon, who said that the time had come when the farm industry was to be reckoned with as an economic force, although both deprecated the suggestion of its possible political influence. Mr. Baruch is a prominent Democrat.

The success of the movement is dependent in part, although not entirely, upon the passage of the cooperative marketing bill, introduced in the House by Senator Capper and in the House by Representative Volstead (Minn.).

There is considerable curiosity to know how the Harding Administration will regard the present nationwide agrarian movement. It is recalled that President Harding went on record in his St. Paul speech in favor of cooperative marketing and that the speech was wholly approved by H. C. Wallace, who was his pre-election adviser on agricultural affairs and who has now become Secretary of Agriculture.

The present movement, however, goes far further than was probably contemplated either by Mr. Wallace or President Harding at the time of the St. Paul speech.

The background of the organization is the establishment of the American Farm Bureau Federation, which was built up by J. R. Howard, a young Iowa farmer. Mr. Howard conceived the idea of the establishment of the American farm organizations into one group to coordinate action and a committee of seventeen was appointed last summer to bring this about.

The wheat growers at Chicago, followed by the organization of the Farmers Finance Corporation, announced in New York yesterday, was the result.

The connection of a Wall Street financier with the plan is explained by the farmers who are backing the organization on the ground that Mr. Baruch possesses organizing ability, which is what the farmers need.

## To Sell Capital to Farmers.

Senator Capper is confident that it will be possible to sell the necessary capital to the farmers of the country at \$100 a share.

It is frankly acknowledged that the purpose of the two organizations is to enable the farmers to hold back their grain until prices are more satisfactory.

The Senate bloc is of gradual growth. Senator Kenyon told THE NEW YORK HERALD to-day, and not any sudden sensational development, as intimated in some quarters. He looks upon it merely as a practical method for safeguarding a basic industry of the country which he regards as of vital importance to every industry in the country.

"This movement started through the habit formed by Senators from agricultural States of meeting together to talk matters over," Senator Kenyon said. "When this became known other Senators manifested interest and were invited in, until at our last meeting about twenty Senators were there."

"I wish to emphasize it strongly that we do not propose any programme by which we are to help agriculture at the expense of other industry. Far from it. Nor are those in this group merely to consider agricultural problems without regard to other questions, as some Senators have intimated. We have tried to impress on all the fact that agriculture is essential to every line of industry, not only to agriculture itself but to the laborer, the manufacturer, the middleman—in short, to the consuming public."

"If agriculture fails in this country or is essential to every line of industry, it is recognized that there must be stabilization of world interests and to some extent laws on the subject will be helpful to all concerned."

## ALFONSO CONFERS HONORS.

Decorates Envoy Willard's Wife  
and Mexican Bishop.

MADRID, May 29.—During the course of a dinner at the American Embassy Saturday night King Alfonso decorated Mrs. Joseph E. Willard, wife of the American Ambassador, with the Order of Noble Dames of Maria Luisa.

The King also decorated Mr. Ignacio Montes Oca, Bishop of San Luis Potosi (Mexico), with the Grand Cross of Alfonso XII. Mr. Oca is the dean of all the bishops of the world.

## SHAFT FOR ITALY'S WAR DEAD.

RHIMES, May 29.—Marshall Foch, Marshal Petain and M. Barthou, Minister of War, and a group of Italian generals were present to-day at the laying of the cornerstone of a monument to the Italian dead at Rhigny, near Rhims, where 3,000 Italians are buried.

## NAVY MAY TAKE CARE OF FLAGSHIP HARTFORD

Appeal of Rear Admirals  
Aroused Official Interest.

Special Despatch to THE NEW YORK HERALD.  
New York Herald Bureau.  
Washington, D. C., May 29.

Official interest has been awakened by the appeal to Secretary of the Navy Denby to save the Hartford, the flagship which carried Admiral Farragut into Mobile Bay. The appeal was made by six rear admirals who saw service under Farragut.

According to their letter, the ship is settling in the mud off Charleston (S. C.) harbor and is being permitted to disintegrate through neglect.

It was said at the Navy Department to-day that the ship probably will be rescued from her present undignified situation and taken to Norfolk, where she can be cared for.

## FRAMEUP CHARGED IN DEDHAM MURDER

Defence Claims That Men Are  
Accused Because They Are  
Active Radicals.

DEDHAM, Mass., May 29.—In the trial of two men for the killing of a paymaster and his guard, to begin in the Norfolk County Superior Court here next Tuesday, this town has become the scene of a dramatic play of which the prologue has attracted wide attention.

The defendants are Nicola Sacco of Stoughton, a shoe worker, and Bartolomeo Vanzetti of Plymouth, a vendor of eels. They are charged with the murder of Frederick A. Parmenter and Alessandro Berardelli, who were shot down while trying to protect a \$15,000 factory payroll from robbers at South Braintree in April, 1920. Allegations involving the Federal Department of Justice have marked the preliminary of the case.

It is the contention of the defence, with the indorsement of several organizations that have spread the word across the country, that the men had no hand in the robbery, but were arrested because they were active radicals.

Trial of the case, according to those associated with the defence, will develop references to the suicide in New York of John J. Sacco, a printer under detention by Federal officials for dissemination of radical literature. Salsedo jumped to his death from a fourteenth story window of the Department of Justice offices on Park row. Vanzetti and Sacco were acquaintances of Salsedo in radical activities, and Vanzetti had made a trip to New York to try to secure his release from detention by Federal agents. This, the defence will contend, was the reason the men were arrested.

Judge Webster Thayer, before whom Vanzetti was tried for the Bridgewater holdup, will preside at the trial. The prosecution will be directed by District Attorney Fred G. Katzman of Plymouth and Norfolk counties, who handled the presentation of evidence at Vanzetti's previous trial. As counsel for the defence supporters of Vanzetti and Sacco have brought from the west Fred H. Moore, of Los Angeles, who last appeared in New England as associate counsel in the trial at Salem of Etta Giovanni and have to try to aid him after his detention in 1912. Moore will have the assistance of local counsel, headed by Jeremiah U. McNamara.

Financial support for the defence has come from all parts of the country as a result of several organized movements to obtain funds. Various organizations have endorsed the defence, including the American Civil Liberties Union, the New England Civil Liberties Committee, the League for Democratic Control and the National Labor Union.

These organizations will be represented by observers at the trial. It is said. The secretary of the League for Democratic Control, Elizabeth Gleneworth Evans, a wealthy Boston woman, announced:

"We propose to stand by Sacco and Vanzetti as a second stands by a duelist. With the Italian Embassy we propose to see that every able of justice is observed. If it is not, we can multiply our voices a millionfold to spread the news across the land."

France and Britain  
MAY ASSIST GREEKS  
Whole Near East Situation  
Thrown Into Confusion.

By the Associated Press.

CONSTANTINOPLE, May 29.—With Moscow dominating the Turkish Nationalist policy the whole Near Eastern political situation has again been thrown into confusion, with the possibility appearing that France and Great Britain may decide to stand back to some extent of the Greek campaign against Mustafa Kemal Pasha's forces.

The crisis has been accentuated by the execution in Angora of Mustafa Sahir. Before the execution the Turks were warned that the carrying out of the death sentence upon the British Indian would injuriously affect the Turkish Nationalist cause in India.

Mustafa Sahir was sent to Angora by the British with the idea of improving relations between Great Britain and the Turks. It is asserted here that he was tortured into a false confession, with the promise that his life would be spared, but that Russian Bolshevik influences were successfully exerted to secure his being hanged.

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## 3 DEAD, MANY HURT IN TRAIN COLLISION

Atlantic City Excursion, With  
Twelve Crowded Coaches,  
Crashes Into Local.

## WOODEN CARS SMASHED

Number of Fatalities May Be  
Increased When Wreckage  
Is Cleared.

Special Despatch to THE NEW YORK HERALD.  
BURLINGTON, N. J., May 29.—Two persons were killed and eight seriously hurt when an Atlantic City excursion train with twelve crowded coaches crashed into a local at the Burlington station of the Pennsylvania Railroad shortly after 8 o'clock this evening. The dead and seriously injured were all in the two rear wooden coaches of the local, which were telescoped and damaged to such an extent that two hours after the accident firemen, policemen and volunteers have not been able to penetrate to the centre of the wreckage, where more bodies are believed to be buried.

The body of John G. Nebbut was the first taken from the wreckage. Later the body of William Kelling of Delanco was recovered. He died on the way to a hospital.

The injured are: Mrs. John G. Nebbut, wife of the man killed. She has a broken leg and internal injuries, and is the most seriously injured.

Francis H. Kelly of Belle Villa, N. J. Margaret Hedinger of Bordentown, J. G. Slattery, address unknown. Viola Pelling of Newark.

M. G. Russa, address unknown. W. J. Asbury, Trenton.

All the injured, except Margaret Hedinger, were taken to the hospital at Bordentown. She was taken to St. Francis Hospital, Trenton.

Dozens of less seriously injured were treated in hotels and homes near the scene of the accident. Hundreds in the excursion train were jolted from their seats by the impact and became panic stricken.

The accident, according to several eye witnesses, was apparently due to the high speed of the excursion train, the third section from Trenton and North Jersey cities returning from Atlantic City. Witnesses say the train entered the town at a speed variously estimated at from fifty to seventy miles an hour.

The passenger local from Camden had been sandwiched for its run in between two excursion trains, one of which was making a stop at the station for a change of cars. It had stopped at the Burlington station to discharge passengers and was just pulling out, having moved barely five feet when the crash came.

## JAPAN'S CROWN PRINCE BIDS ENGLAND GOOD-BYE

Hirohito Given Godspeed by  
Prince of Wales.

LONDON, May 29.—Prince Hirohito, heir apparent to the Japanese throne, said farewell to England to-day after a three weeks' visit. He was bidden good-bye at the Victoria Station by King George, the Prince of Wales, the Duke of York and various personages of prominence.

This afternoon the Crown Prince embarked at Portsmouth for Havre, for his visit to France.

## W. B. VANDERLIP SAILS BY CONSENT OF BRITISH

Will Go to London Though  
Lacking American Passport.

It was said to-day that Washington B. Vanderlip, who has been representing American commercial interests, is not going to Moscow, as reported by the Consulate at Reval.

He sailed on Thursday for London on board the Anglo-Baltic steamship *Saito*, it is understood with the consent of the British authorities at Reval, though without an American passport.

## URGE IMPROVEMENT OF JUDICIAL SYSTEM